

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:

Carande Plunkett

Case No.:

18-55697-1RL

Chapter:

7

Debtor(s)

Mona A. Plunkett #92 Redefinition

I am submitting requested documents and  
other forms of reconsideration. Attached  
are my. Additional documents are to my  
possession. The claim submitted by  
Deutsche is false.

2018 DEC 28 PM 4:25  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT  
OF GEORGIA  
M. RESINA THOMAS  
CLERK  
Richard Smith

Dated:

28 December 18

Signature:

Carande Plunkett  
8091 Park Valley Road  
Mayfield GA 30067  
(770) 860-3621  
CJ Only 1962@gmail.com

Printed Name:

Address:

Phone:

# ALDRIDGE | PITE LLP

Alabama · Alaska · Arizona · California · Florida · Georgia · Hawaii · Idaho · Illinois · Nevada · New Jersey ·  
New Mexico · New York · North Carolina · Oregon · Pennsylvania · Tennessee · Texas · Utah · Washington

## PROOF OF CLAIM DISCLOSURES

IN RE: JOHNSON LANDRY, CASSANDRA  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

CASE NO. 18-55697-lrc

CREDITOR: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI  
ASSET SECURITIZATION CORPORATION TRUST 2006-OPT2, MORTGAGE-PASS-  
THROUGH CERTIFICATES, SERIES  
2006-OPT2

1. The amount of the post-petition payments is subject to change per the terms of the Note and Deed of Trust/Mortgage.
2. This Proof of Claim shall not constitute a waiver of the within party's right to receive service pursuant to Fed. R. Civ. P. 4, made applicable to this proceeding by Fed. R. Bankr. P. 7004 notwithstanding Aldridge Pite, LLP's participation in this proceeding. Moreover, the within party does not authorize Aldridge Pite, LLP, either expressly or impliedly through Aldridge Pite, LLP's participation in this proceeding, to act as its agent for purpose of service under Fed. R. Bankr. P. 7004.

4375 Jutland Drive  
P.O. Box 17933  
San Diego, CA 92177-0933  
(858) 750-7600  
[www.aldridgepite.com](http://www.aldridgepite.com)



Case number: 18-55697-lrc

Debtor: Cassandra Johnson Landry Aka Cassandra Landry

**Basis for asserting that "Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2006-OPT2, Mortgage-Pass-Through Certificates, Series 2006-OPT2" has the right to foreclose**

Ocwen Loan Servicing, LLC services the underlying mortgage loan and note for the property referenced in this Proof of Claim for:

**Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2006-OPT2, Mortgage-Pass-Through Certificates, Series 2006-OPT2**

(hereinafter, "noteholder") and is entitled to proceed accordingly. Should the Automatic Stay be lifted and/or set aside by Order of this Court or if this case is dismissed or if the Debtor obtains a discharge and a foreclosure action is commenced or recommenced, said foreclosure action will be conducted in the name of the noteholder. The noteholder has the right to foreclose because (check the applicable below):

☐ Noteholder is the owner of the note.

☒ Noteholder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Noteholder directly or through an agent has possession of the promissory note and the promissory note is either made payable to Noteholder or has been duly endorsed.

☐ Noteholder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Noteholder directly or through an agent, has possession of the promissory note and will enforce the promissory note as transferee in possession.

☐ Noteholder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Noteholder is unable to find the promissory note and will seek to prove the promissory note through the filing of a lost note affidavit.

☐ Noteholder is the successor trustee and transferee in possession of the security instrument for the referenced loan.

(12/15)

## Part 1: Mortgage and Case Information

### Part 3: Arraignment of Date of the Pathlon

### Part 4: Monthly Mortgage Payment

**Part 5: Loan Payment History from First Date of Default**

**See attached**

### Part 4: Monthly Mortgage Payment

Case number	18-55697-Hrc	Principal balance:	237,742.26	Principal & interest due:	41,591.44	Principal & interest:	1,890.52
		Deferred Principal:	0.00				
Dektor 1:	Cassandra Johnson Landry aka Cassandra Landry	Interest due:	30,384.03	Prepetition fees due:	4,208.67	Monthly escrow:	652.77
Dektor 2:		Fees, costs due:	4,208.67	Escrow deficiency for funds advanced:	11,355.87	Private mortgage insurance:	0.00
Last 4 digits to identify:	6733	Escrow deficiency for funds advanced:	11,355.87	Projected escrow shortage:	2,881.03	Optional insurance:	
	Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2006-OPT2, Mortgage- Pass-Through Certificates, Series 2006-OPT2	Less total funds on hand:	-2,688.98	Less funds on hand:	-2,688.98	Total monthly payment:	2,543.29
Creditor:						Annual interest rate:	9.95000%
Services:	Ocean Loan Servicing, LLC	Total debt:	261,001.85	Total prepetition attorneys' fees:	57,348.03		
Fixed accrual/daily simple interest/other:	Fixed Accrual						

## Balance After Amount Received or Incurred

[illegible]

**See attached**

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

- ☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
- ☐ Up to \$2,850\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).
- ☐ Wages, salaries, or commissions (up to \$12,850\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).
- ☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).
- ☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).
- ☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

Amount entitled to priority

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorized courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 05/24/2018

MM / DD / YYYY

/s/ Brian Jordan  
Signature

Print the name of the person who is completing and signing this claim:

Name Brian Jordan

First Name Middle Name Last Name

Title Attorney for Creditor

Company Aldridge Pite, LLP

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address Fifteen Piedmont Center  
3575 Piedmont Road, NE; Suite 500

Number Street

Atlanta, GA 30305

City State ZIP Code

Contact phone (858) 750-7600 Email BJordan@aldridgepite.com



Local Form 239 (Non-Prisoner Cases) (07/09) Application to Proceed in District Court Without Prepaying Fees or Costs (Long Form)

# UNITED STATES DISTRICT COURT

for the Northwest District of Georgia **DLK 18-55697 LRC**  
**18 55697 LRC**  
Deutsche Bank / Credit Loan )  
 Plaintiff/Petitioner )  
 v. ) Civil Action No.  
Gerardo Plinsandy )  
 Defendant/Respondent )

## APPLICATION TO PROCEED IN DISTRICT COURT WITHOUT PREPAYING FEES OR COSTS (Long Form)

### Affidavit in Support of the Application

I am a plaintiff or petitioner in this case and declare that I am unable to pay the costs of these proceedings and that I am entitled to the relief requested. I declare under penalty of perjury that the information below is true and understand that a false statement may result in a dismissal of my claims.

Signed:

Gerardo Plinsandy

### Instructions

Complete all questions in this application and then sign it. Do not leave any blanks: if the answer to a question is "0," "none," or "not applicable (N/A)," write that response. If you need more space to answer a question or to explain your answer, attach a separate sheet of paper identified with your name, your case's docket number, and the question number.

Date:

12/28/18

- For both you and your spouse estimate the average amount of money received from each of the following sources during the past 12 months. Adjust any amount that was received weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate. Use gross amounts, that is, amounts before any deductions for taxes or otherwise.

Income source	Average monthly income amount during the past 12 months		Income amount expected next month	
	You	Spouse	You	Spouse
Employment	\$ 0	\$ 40k	\$ 0	\$ 3k
Self-employment	\$ 25k	\$ 0	\$ 2100 <sup>00</sup>	\$ 0
Income from real property (such as rental income)	\$ 0	\$ 12k/1000 <sup>00</sup>	\$ 0	\$ 1000 <sup>00</sup>
Interest and dividends	\$ 0	\$ 0	\$ 0	\$ 0
Gifts	\$ 0	\$ 0	\$ 0	\$ 0
Alimony	\$ 0	\$ 0	\$ 0	\$ 0
Child support	\$ 0	\$ 0	\$ 0	\$ 0

Local Form 229 (Non-Prisoner Cases) (07/09) Application to Proceed in District Court Without Prepaying Fees or Costs (Long Form)

Retirement (such as social security, pensions, annuities, insurance)	\$ 0	\$ 0	\$ 0	\$ 0
Disability (such as social security, insurance payments)	\$ 1	\$ 1	\$ 1	\$ 1
Unemployment payments	\$ 1	\$ 1	\$ 1	\$ 1
Public-assistance (such as welfare)	\$ 1	\$ 1	\$ 1	\$ 1
Other (specify):	\$ 1	\$ 1	\$ 1	\$ 1
Total monthly income:	\$ 25K	\$ 50K	\$ 5100 <sup>00</sup>	\$ 4000 <sup>00</sup>

2. List your employment history for the past two years, most recent employer first. (Gross monthly pay is before taxes or other deductions.)

Employer	Address	Dates of employment	Gross monthly pay
Ace of Atlanta	Tucker Ct 3009V	200 - Present	\$ 1100 <sup>00</sup>
ACE of Atlanta	Same	200 - Present	\$ 8100 <sup>00</sup>

3. List your spouse's employment history for the past two years, most recent employer first. (Gross monthly pay is before taxes or other deductions.)

Employer	Address	Dates of employment	Gross monthly pay
Publix	Highway 316, Parahacca	200 to Present	\$ 400 <sup>00</sup>
			\$
			\$

4. How much cash do you and your spouse have? \$ 500<sup>00</sup>

Below, state any money you or your spouse have in bank accounts or in any other financial institution.

Financial institution	Type of account	Amount you have	Amount your spouse has
Publix (Joint)	Savings	\$ 0	\$ Same
Publix (Joint)	Checking	\$ 500 <sup>00</sup>	\$ Same
		\$	\$



Local Form 239 (Non-Prisoner Cases) (07/09) Application to Proceed in District Court Without Prepaying Fees or Costs (Long Form)

5. List the assets, and their values, which you own or your spouse owns. Do not list clothing and ordinary household furnishings.

Assets owned by you or your spouse	
Home (Value) <u>mortgage Fraud (unable to estimate)</u>	\$
Other real estate (Value) <u>mortgage Fraud (unable to estimate)</u>	\$
Motor vehicle #1 (Value) <u>Ford F150</u>	\$ <u>5000<sup>00</sup></u>
Make and year: <u>1996</u>	
Model: <u>Ford</u>	
Registration #:	
Motor vehicle #2 (Value) <u>marcedes</u>	\$ <u>6000<sup>00</sup></u>
Make and year: <u>2006</u>	
Model: <u>mercedes C class</u>	
Registration #:	
Other assets (Value) <u>insurance policy (corporate)</u>	\$ <u>undisclosed</u>
Other assets (Value) <u>insurance policy (Ind)</u>	\$ <u>unknown at this time</u>

6. State every person, business, or organization owing you or your spouse money, and the amount owed.

Person owing you or your spouse money	Amount owed to you	Amount owed to your spouse
<u>Dracs</u>	\$ <u>Drumlin + interest</u>	\$ <u>0</u>
<u>Attorney General of CA</u>	\$ <u>3 thousand interest</u>	\$ <u>0</u>
<u>InterGroup Real. cal</u>	\$ <u>172 thousand interest</u>	\$ <u>0</u>

7. State the persons who rely on you or your spouse for support.

Name (or, if under 18, initials only)	Relationship	Age
<u>Grandmother (Nanie Sewell)</u>	<u>Grandmother (elder)</u>	<u>95</u>
<u>Marie Johnson</u>	<u>mother (Sick)</u>	<u>69</u>
<u>Charles Johnson</u>	<u>Father (Sick)</u>	<u>69</u>

Local Form 239 (Non-Prisoner Cases) (07/09) Application to Proceed in District Court Without Prepaying Fees or Costs (Long Form)

8. Estimate the average monthly expenses of you and your family. Show separately the amounts paid by your spouse. Adjust any payments that are made weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate.

	You	Your spouse
Rent or home-mortgage payment (including lot rented for mobile home) Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$ 1200 <sup>00</sup>	\$ 500
Utilities (electricity, heating fuel, water, sewer, and telephone)	\$ 510 <sup>00</sup>	\$ 500
Home maintenance (repairs and upkeep)	\$ 0	\$ 0
Food	\$ 150 <sup>00</sup>	\$ 0
Clothing	\$ 0	\$ 0
Laundry and dry-cleaning	\$ 0	\$ 0
Medical and dental expenses	\$ 150 <sup>00</sup>	\$ 0
Transportation (not including motor vehicle payments)	\$ 0	\$ 0
Recreation, entertainment, newspapers, magazines, etc.	\$ 0	\$ 0
Insurance (not deducted from wages or included in mortgage payments)		
Homeowner's or renter's:	\$ 600 <sup>00</sup>	\$ -
Life:	\$ 100	\$ 100
Health:	\$ -	\$ -
Motor vehicle:	\$ 300	\$ -
Other:	\$ -	\$ -
Taxes (not deducted from wages or included in mortgage payments) (specify):	\$ 0	\$ 0
Installment payments		
Motor vehicle:	\$ 0	\$ 0
Credit card (name):	\$ 0	\$ 0
Department store (name):	\$ 0	\$ 0
Other:	\$ 0	\$ 0
Alimony, maintenance, and support paid to others	\$ 0	\$ 0

Local Form 239 (Non-Prisoner Cases) (07/09) Application to Proceed in District Court Without Prepaying Fees or Costs (Long Form)

Regular expenses for operation of business, profession, or farm (attach detailed statement) <u>Agency Expenses</u>	\$ <u>300.00</u>	\$ <u>0</u>
Other (specify): <u>Medical Expenses Pending Courtship</u>	\$ <u>0</u>	\$ <u>0</u>
<u>Wages for 1 trip due to testimony</u> <u>against the State of Georgia</u>	\$ <u>200.00</u>	\$ <u>100.00</u>
Total monthly expenses:	\$ <u>200.00</u>	\$ <u>100.00</u>

9. Do you expect any major changes to your monthly income or expenses or in your assets or liabilities during the next 12 months?

☒ Yes ☐ No If yes, describe on an attached sheet. Law suits pending

10. Have you paid — or will you be paying — an attorney any money for services in connection with this case, including the completion of this form? ☐ Yes ☒ No

If yes, how much? \$ \_\_\_\_\_

If yes, state the attorney's name, address, and telephone number:

11. Have you paid — or will you be paying — anyone other than an attorney (such as a paralegal or a typist) any money for services in connection with this case, including the completion of this form? ☒ Yes ☐ No

If yes, how much? \$ ? (PLN if any Taxpreparer is needed 100 per hr)

If yes, state the person's name, address, and telephone number:

Joel Acct. Servicing Services  
Godby Road  
Riverdale, GA

12. Provide any other information that will help explain why you cannot pay the costs of these proceedings.

Financially we are experiencing financial difficulty due to the STATE of  
Georgia will NOT pay my fines. I am a Contractor  
for the State which does not pay in addition to the Attorney

13. Identify the city and state of your legal residence.

Grays, Georgia

Your daytime phone number: 678 860 3621

Your age: 51 Your years of schooling: 10

Last four digits of your social-security number: 5102

Official Form 417A (12/15)

[Caption as in Form 416A, 416B, or 416D, as appropriate]

**NOTICE OF APPEAL AND STATEMENT OF ELECTION**

18-55697 lrc

**Part 1: Identify the appellant(s)**

1. Name(s) of appellant(s): Cassandra Johnson-Landy
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

- ☐ Plaintiff  
☐ Defendant  
☐ Other (describe) \_\_\_\_\_

For appeals in a bankruptcy case and not in an adversary proceeding.

- ☒ Debtor  
☐ Creditor  
☐ Trustee  
☐ Other (describe) \_\_\_\_\_

**Part 2: Identify the subject of this appeal**

1. Describe the judgment, order, or decree appealed from: 1440 Highland Lake Drive  
Lawrenceville GA 30046  
Motion of Stay to lift paper  
validation of Debt not Time / False Claim to be
2. State the date on which the judgment, order, or decree was entered: United States Bankruptcy Court of Northern District of Georgia

**Part 3: Identify the other parties to the appeal**

List the names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: Quanta Mortgage Attorney: Andrew McCallister and Brian Janda  
Deutsche Bank (Quanta mortgage) 1000 Peachtree Road NE Suite 500  
Atlanta, GA 30305

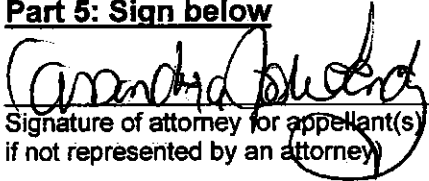
2. Party: \_\_\_\_\_ Attorney: \_\_\_\_\_

**Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)**

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. § 158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.

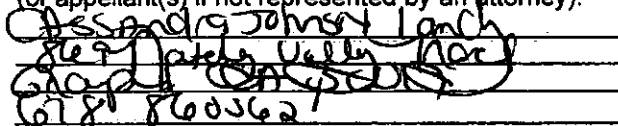
☐ Appellant(s) elect to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

**Part 5: Sign below**

  
Signature of attorney for appellant(s) (or appellant(s) if not represented by an attorney)

Date: 12/28/18

Name, address, and telephone number of attorney (or appellant(s) if not represented by an attorney):

  
Amanda J. Lynch  
869 Maple Valley Road  
Grafton, MA 01824  
617-860-5662

Fee waiver notice: If appellant is a child support creditor or its representative and appellant has filed the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

1440 Highland Lake	File	Open	Loan Amount	Payments	MPR	TOTAL
2018 Ocwen Open	2018	2005	285600	237742	2494	
2018 Nationstar Open/2ND	2017	2005	71400	60369	549	
2018 HOMEWARD CLSD	2013	2005	285600	0	2578	
2018 BOA/CLSD	2013	2005	71400	0	549	
2018 WILSHIRE/OPEN/2ND	2010	2005	71400	0	549	
2009 AHMS	2009	2005	285600	272880	2334	42 98028
2009 AHMS/CLSD	2005	2005	279200	0	2583	14 36162
2009 AHMS/CLSD	2005	2005	69800	0	691	14 9674
2009 WILSHIRE/OPEN/2ND	2009	2005	71400	69053	549	37 20313
2011 WILSHIRE/OPEN/2ND	2010	2005	71400		549	48 26352
2011 AHMS	2011	2005	285600	265963	2347	62 145514
2011 AHMS/CLSD	2005	2004	279200	0	2583	14 36162
2011 BAC	2010	2005	71400	67094	549	9 4941
2011 AHM	2011	2005	285600	265963	2347	48 112656
2011 AHM	2005	2004	69800	0	691	21 14511
2011 AMQ	2004	2004	204250	0	1774	3 5319
2011 BAC	2010	2005	71400	67094	549	9 4941
✓ 2011 WILSHIRE/OPEN/2ND	2010	2005	71400	67923	549	48 26352
11-Mar AMHS	2011	2005	285600	265963	2347	48 112656
11-Mar AMHS	2005	2004	69800	0	691	21 8211
11-Mar BAC	2011	2005	71400	66944	549	10 5490
11-Mar Wilshire/OPEN/2ND	2010	2005	71400	67923	549	48 26352
11-Jul WILSHIRE/OPEN/2ND	2010	2005	71400		549	48 26352
11-Jul BAC	2011	2005	71400	66637	549	14 7686
11-Jul AHMS/CLSD	2011	2005	279200	0	2583	14 36162
11-Jul AHMS/CLSD	2011	2005	285600	263810	2333	67 156311
11-Jul HOMEWARD/TRANS	2013	2005	285600	0	2578	89 229442
11-Jul OCWEN	2013	2005	285600	254393	2338	3 7014
11-Jul WILSHIRE/OPEN/2ND	2010	2005	71400		549	48 26352
11-Nov AHMS	2005	2004	279200	0		16 0
11-Nov AHMS/TRANS	2004	2004	204250			4
11-Nov AHMS	2011	2005	285600	261972	2333	30 69990
11-Nov AHMS	2005	2004	69800	0	0	15 0
11-Nov AHMS	2005	2005	71400	0	0	1 0
11-Nov BOA	2011	2005	71400	66244	549	20 10980
11-Nov WILSHIRE/2ND	2010	2005	71400	67923	549	49 26901

5/13/05  
AFTER RECORDATION RETURN TO:  
OPTION ONE MORTGAGE CORPORATION  
P.O. BOX 57096  
IRVINE, CA 92619-7096

ATTN: RECORDS MANAGEMENT

Loan Number: 291001428  
Servicing Number: 001791857-4

[Space Above This Line For Recording Data]

## SECURITY DEED

THIS SECURITY DEED ("Security Instrument") is given on July 21, 2005. The grantor is CASSANDRA LANDRY AND IVY LANDRY, WIFE AND HUSBAND AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

("Borrower"). This Security Instrument is given to  
H&R Block Mortgage Corporation, a Massachusetts Corporation

which is organized and existing under the laws of MASSACHUSETTS, and whose address is  
3 Burlington Woods, 2nd Floor, Burlington, MA 01803

("Lender"). Borrower owes Lender the principal sum of  
TWO HUNDRED EIGHTY FIVE THOUSAND SIX HUNDRED  
AND NO/100ths Dollars (U.S. \$285,600.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 01, 2035. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in Gwinnett County, Georgia: 5106204

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF.

which has the address of 1440 HIGHLAND LAKE DR, LAWRENCEVILLE

Georgia 30045-8272 ("Property Address");  
[Zip Code]

[Street, City].

Loan Number: 291001428

Servicing Number: 001791857-4

Date: 07/21/05

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT  
(REAL ESTATE)Provisions preceded by a box ☐ are applicable only if the box is marked.☐ PRELIMINARY ☒ FINALLender (Creditor): H&R Block Mortgage Corporation  
10151 Deerwood Park Blvd.  
Jacksonville, FL 32256Borrower(s) Name(s): CASSANDRA LANDRY  
IVY LANDRYLoan Type: CONVENTIONAL  
Loan Program: 401Address: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272  
Property Address: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
7.072 %	\$398,820.54	\$281,770.16	\$680,590.70

## YOUR PAYMENT SCHEDULE WILL BE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
359 payments of \$1,890.52 monthly, beginning Sep 01, 2005		
1 payment of \$1,894.02 on Aug 01, 2035		

## VARIABLE RATE:

☐ This transaction is subject to a Variable-Rate Feature. Disclosures about Variable-Rate Feature have been provided to you earlier.

## SECURITY:

You are giving a security interest in the Property located at: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

## LATE CHARGE:

If you are more than FIFTEEN days late in making any payment, you will pay a late charge of  
☐ the lesser of ☐ the greater of ☒ an amount equal to ☐ \$ 5.000 %  
of the overdue payment of principal and interest.

## INSURANCE:

You may obtain property insurance from anyone you want that is acceptable to Lender.

## FILING/RECORDING FEE:

☒ \$ 58.00

## PREPAYMENT:

If you pay off early, you  
☐ may ☒ will not have to pay a fee.  
☐ may ☒ will not be entitled to a refund of part of the finance charge.

## ASSUMPTION:

Someone buying your home,  
☐ cannot assume the remainder of the mortgage on the original terms.  
☒ may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and creditor's policy regarding assumption of the obligation.  
"e" means estimate☐ Please refer to the "Good Faith Estimate" for an Itemization of Amount Financed.☒ Please refer to the Itemization of Amount Financed Statement.

We have received and read a copy of this disclosure and the documents referred to in this disclosure.

Borrower CASSANDRA LANDRY

Date 7/21/05

Borrower

Date

Borrower IVY LANDRY

Date 7/21/05

Borrower

Date

Borrower

Date

Borrower

Date



BK 37729 PG 0034

FILED & RECORDED  
CLERK SUPERIOR COURT  
GWINNETT COUNTY, GA

04 APR -8 AM 8:00

TOM LAWLER, CLERK

*Jackson and Hardwick*  
*253 Main Street, Suite A*  
*Logansville, GA 30052*  
*211 (AM) 10367*

AFTER RECORDATION RETURN TO:  
OPTION ONE MORTGAGE CORPORATION  
P.O. BOX 57096  
IRVINE, CA 92619-7096  
ATTN: RECORDS MANAGEMENT

I  
GEORGIA INTANGIBLE TAX PAID  
\$ 838.50  
TOM LAWLER  
SUPERIOR COURT GWINNETT  
COUNTY, GEORGIA

Loan Number: 731004395  
Servicing Number: 001310878-2

(Space Above This Line For Recording Data)

## SECURITY DEED

THIS SECURITY DEED ("Security Instrument") is given on April 05, 2004 . The grantor is  
CASSANDRA LANDRY AND IVY LANDRY, HUSBAND AND WIFE AS JOINT TENANTS

("Borrower"). This Security Instrument is given to  
H&R Block Mortgage Corporation, a Massachusetts Corporation

which is organized and existing under the laws of MASSACHUSETTS , and whose  
address is

3 Burlington Woods, 2nd Floor, Burlington, MA 01803

("Lender"). Borrower owes Lender the principal sum of

TWO HUNDRED SEVENTY NINE THOUSAND TWO HUNDRED

AND NO/100ths Dollars (U.S. \$279,200.00 ).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 01, 2034 .  
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in Gwinnett County, Georgia:  
5106204

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF.

which has the address of 1440 HIGHLAND LAKE DR, LAWRENCEVILLE

Georgia 30045-  
[Zip Code]

("Property Address");

[Street, City].

From: H&R Block Mortgage Corporation  
10151 Deerwood Park Blvd.  
Jacksonville, FL 32256

Re: 2910 **Borrowers Copy**  
1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

To: CASSANDRA LANDRY and IVY LANDRY  
1440 HIGHLAND LAKE DR,  
LAWRENCEVILLE, GA 30045-8272

Thank you for your recent Mortgage Loan Application with H&R Block Mortgage Corporation. **TO AVOID A DELAY IN THE PROCESSING OF YOUR LOAN, PLEASE RETURN THE SIGNED ITEMS INDICATED IN THE BOX BELOW AS SOON AS POSSIBLE.** The remaining documents enclosed are for your records and review. If you have any questions or concerns, please contact your loan officer Edward Sibley. Our main office phone number is (904) 596-0849. Customer Service Hotline 1-866-293-9115

**PLEASE REVIEW, SIGN AND RETURN THE FOLLOWING DOCUMENTS IN THIS BOX. RETAIN ONE COPY FOR YOUR RECORDS AND RETURN THE OTHER COPY USING THE ENCLOSED SELF-ADDRESSED ENVELOPE.**

- ☒ [ X ] **GEORGIA ACKNOWLEDGMENT DISCLOSURE.** This disclosure acknowledges your receipt of the Application Disclosure and Good Faith Estimate of Settlement Costs.
- ☐ [ ]
- ☒ [ X ] **BORROWER AUTHORIZATION**

The following documents marked with an "X" are enclosed for your information and review.

- ☒ [ X ] **Federal Truth-in-Lending Disclosure Statement.** This document contains information regarding the terms of the loan, including the estimated annual percentage rate (APR) and the total cost of the loan to you when carried to maturity. The APR reflects the cost of your mortgage as a yearly rate. This rate may be higher than the interest rate stated in your mortgage because the APR includes any points, fees, and other costs of credit. The finance charge includes all charges that are incident to or a condition of credit, such as points paid. The amount financed is determined by adding any amounts that is financed to the loan amount and then subtracting the prepaid finance charges.
- ☒ [ X ] **Good Faith Estimate of Settlement Charges or Itemization of Amount Financed.** This document shows the estimated closing costs and estimated charges connected with the loan you are requesting. The interest rate that appears in the upper-right-hand corner is the rate used in the prequalification process.
- ☒ [ X ] **Notice to Borrower Regarding Copy of Appraisal Report.** This document discloses your right to receive a copy of your appraisal report if one has been obtained in connection with your loan application.
- ☒ [ X ] **Settlement Costs, a HUD Guide.** This booklet provides you with settlement and closing information.
- ☐ [ ] **Adjustable Rate Mortgage Loan Program Disclosure.** This document details the pertinent facts of your Adjustable Rate Mortgage and gives a detailed explanation for the features of the loan program.
- ☐ [ ] **Consumer Handbook on Adjustable Rate Mortgages.** This booklet will provide useful basic information about ARM's.
- ☒ [ X ] **Servicing Disclosure Statement.** This document explains what the chances are that the servicing of a loan may be transferred to a different loan servicer. The document also explains certain procedures that must be followed and your rights under federal law.
- ☒ [ X ] **Credit Score Notice.** This document is provided by the mortgage lender advising you of the credit score information used to evaluate your residential mortgage loan application.
- ☒ [ X ] **Credit Agencies Notice to Home Loan Applicant.** This document is a copy of the Notice to Home Loan Applicant provided by the Credit Agencies to be used with your credit score information to evaluate your residential mortgage loan application.
- ☒ [ X ] **GEORGIA APPLICATION DISCLOSURE.** This document discloses the amount of the application fee and a good faith estimate of any third party fees. The condition of when each of these fees may be refunded and the specific services each fee is for.
- ☒ [ X ] **Georgia Foreclosure Disclosure**
- ☒ [ X ] **GA Choice of Attorney Notice - Retail**

Disclosures proceeded by a box ( ), are applicable only if the box is marked.

☒ PRELIMINARY ☐ FINAL

Lender (Creditor): H&R Block Mortgage Corporation  
10151 Deerwood Park Blvd.  
Jacksonville, FL 32256

Borrower(s) Name(s): CASSANDRA LANDRY  
IVY LANDRY

Loan Type: CONVENTIONAL  
Loan Program: 401

Address: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272  
Property Address: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
6.127 % <sup>e</sup>	\$327,630.94 <sup>e</sup>	\$275,642.90 <sup>e</sup>	\$603,273.84

**YOUR PAYMENT SCHEDULE WILL BE:**

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
359 payments of \$1,675.77 monthly, beginning Aug 01, 2005 1 payment of \$1,672.41 on Jul 01, 2035		

**VARIABLE RATE:**

☐ This transaction is subject to a Variable-Rate Feature. Disclosures about Variable-Rate Feature have been provided to you earlier.

**SECURITY:**

You are giving a security interest in the Property located at: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

**LATE CHARGE:**

If you are more than FIFTEEN days late in making any payment, you will pay a late charge of  
☐ the lesser of ☐ the greater of ☒ an amount equal to ☐ \$ 5.000 %  
of the overdue payment of principal and interest.

**INSURANCE:**

You may obtain property insurance from anyone you want that is acceptable to Lender.

**FILING/RECORDING FEE:**

☒ \$ 55.00<sup>e</sup>

**PREPAYMENT:**

If you pay off early, you  
☐ may ☒ will not have to pay a fee.  
☐ may ☒ will not be entitled to a refund of part of the finance charge.

**ASSUMPTION:**

Someone buying your home,  
☐ cannot assume the remainder of the mortgage on the original terms.  
☒ may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and creditor's policy regarding assumption of the obligation.

<sup>e</sup> means estimate

☒ Please refer to the "Good Faith Estimate" for an Itemization of Amount Financed. ☐ Please refer to the Itemization of Amount Financed Statement.

I/We have received and read a copy of this disclosure and the documents referred to in this disclosure.

Borrower CASSANDRA LANDRY	Date	Borrower	Date
Borrower IVY LANDRY	Date	Borrower	Date
Borrower	Date	Borrower	Date

<b>ITEMIZATION OF AMOUNT FINANCED</b> APPLICANT(S) LANDRY 1440 HIGHLAND LAKE LR, PROPERTY ADDRESS LAWRENCEVILLE, GA 30045-8272 <input type="checkbox"/> FHA <input type="checkbox"/> VA <input checked="" type="checkbox"/> CONVENTIONAL		
LOAN NUMBER 291001428	LOAN AMOUNT \$285,600.00	INTEREST RATE 5.800%
Listed below is the ITEMIZATION OF AMOUNT FINANCED. These figures are only estimates and the actual charges due at settlement may be different.		

**ESTIMATED SETTLEMENT CHARGES**

DESCRIPTION OF CHARGES	
<b>ITEMIZATION OF PREPAID FINANCE CHARGE:</b>	
Loan Origination Fee	
Loan Discount Fee	\$7,854.00
Tax Service	\$65.00
Processing	
Funding Fee	
Broker Fee	
Underwriting Fee	\$695.00
Application Fee	
Prepaid Interest For 2 days @ \$46.01 per diem	\$92.02
Settlement/Closing/Attorney Fee To	
Courier/Messenger Fee	
Demand/Beneficiary Fee	
Miscellaneous Fee	
Miscellaneous Fee	
Closing Agent Other/Payoff Debt/Loan Tie-in Fee	\$1,239.08
Flood Determination	\$12.00
<b>TOTAL PREPAID FINANCE CHARGE</b>	<b>\$9,957.10</b>
<b>AMOUNT FINANCED</b>	<b>\$275,642.90</b>
<b>AMOUNTS PAID TO OTHERS ON YOUR BEHALF</b>	
Appraisal Fee	\$350.00
Credit Report Fee	
Hazard Insurance	
Flood Insurance	\$0.00
Hazard Insurance Reserves	
City Property Tax Reserves	
County Property Tax Reserves	
Flood Insurance Reserves	
Aggregate Adjustment	
Document Preparation Fee To	
Notary Fees	
Title Insurance (Inc. Survy, Exam., Commitment or Endorsements, if applicable)	\$200.00
Recording Fees	\$55.00
Flood Certification	
Miscellaneous Fee	
Miscellaneous Fee	
Georgia Residential Mortgage Act	\$6.50
Reconveyance/Tax Report/Intangible Tax	\$85.68
<b>TOTAL AMOUNTS PAID TO OTHERS ON YOUR BEHALF</b>	<b>\$697.18</b>

This disclosure does not cover all items you will be required to pay in cash at settlement. You may wish to inquire as to the nature of these items and their amounts.

I (We) hereby acknowledge receiving and reading a completed copy of this disclosure.

Applicant CASSANDRA LANDRY	Date	Applicant	Date
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Applicant IVY LANDRY	Date	Applicant	Date
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Applicant	Date	Applicant	Date
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CREDIT SCORE NOTICE

Borrower Name(s):

CASSANDRA LANDRY and IVY LANDRY

Lender:

H&R Block Mortgage Corporation  
20 Blanchard Road, Burlington, MA 01803

Date:

June 29, 2005

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The score are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender.

One or more of the following bureaus will provide the credit score:

Experian - Fair, Isaac (FICO)  
P.O. Box 9600  
Allen, TX 75013  
1-800-311-4769

Equifax Credit Information Services - Beacon  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111

Trans Union - Empirica  
P.O. Box 1000  
Chester, PA 19022  
1-800-888-4213

See attached for your credit score information. The range of possible scores is 250 to 950.

Your acknowledgement below signifies that this written notice was provided to you.

Borrower CASSANDRA LANDRY Date

Borrower Date

Borrower IVY LANDRY Date

Borrower Date

Borrower Date

Borrower Date

From: H&R Block Mortgage Corporation  
10151 Deerwood Park Blvd.  
Jacksonville, FL 32256

## Borrowers Copy

Re: 291001429  
1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

To: CASSANDRA LANDRY and IVY LANDRY  
1440 HIGHLAND LAKE DR,  
LAWRENCEVILLE, GA 30045-8272

Thank you for your recent Mortgage Loan Application with H&R Block Mortgage Corporation  
**TO AVOID A DELAY IN THE PROCESSING OF YOUR LOAN, PLEASE RETURN THE SIGNED ITEMS INDICATED IN THE BOX BELOW AS SOON AS POSSIBLE.** The remaining documents enclosed are for your records and review. If you have any questions or concerns, please contact your loan officer Edward Sibley. Our main office phone number is (904) 596-0849. Customer Service Hotline 1-866-293-9115

**PLEASE REVIEW, SIGN AND RETURN THE FOLLOWING DOCUMENTS IN THIS BOX. RETAIN ONE COPY FOR YOUR RECORDS AND RETURN THE OTHER COPY USING THE ENCLOSED SELF-ADDRESSED ENVELOPE.**

☒ **GEORGIA ACKNOWLEDGMENT DISCLOSURE.** This disclosure acknowledges your receipt of the Application Disclosure and Good Faith Estimate of Settlement Costs.

☐

☒ **BORROWER AUTHORIZATION**

The following documents marked with an "X" are enclosed for your information and review.

- ☒ **Federal Truth-in-Lending Disclosure Statement.** This document contains information regarding the terms of the loan, including the estimated annual percentage rate (APR) and the total cost of the loan to you when carried to maturity. The APR reflects the cost of your mortgage as a yearly rate. This rate may be higher than the interest rate stated in your mortgage because the APR includes any points, fees, and other costs of credit. The finance charge includes all charges that are incident to or a condition of credit, such as points paid. The amount financed is determined by adding any amounts that is financed to the loan amount and then subtracting the prepaid finance charges.
- ☒ **Good Faith Estimate of Settlement Charges or Itemization of Amount Financed.** This document shows the estimated closing costs and estimated charges connected with the loan you are requesting. The interest rate that appears in the upper-right-hand corner is the rate used in the prequalification process.
- ☒ **Notice to Borrower Regarding Copy of Appraisal Report.** This document discloses your right to receive a copy of your appraisal report if one has been obtained in connection with your loan application.
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- ☐ **Consumer Handbook on Adjustable Rate Mortgages.** This booklet will provide useful basic information about ARM's.
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- ☒ **Credit Score Notice.** This document is provided by the mortgage lender advising you of the credit score information used to evaluate your residential mortgage loan application.
- ☒ **Credit Agencies Notice to Home Loan Applicant.** This document is a copy of the Notice to Home Loan Applicant provided by the Credit Agencies to be used with your credit score information to evaluate your residential mortgage loan application.
- ☒ **GEORGIA APPLICATION DISCLOSURE.** This document discloses the amount of the application fee and a good faith estimate of any third party fees. The condition of when each of these fees may be refunded and the specific services each fee is for.
- ☒ **Georgia Foreclosure Disclosure**
- ☒ **GA Choice of Attorney Notice - Retail**

Provisions proceeded by a box ( ), are applicable only if the box is marked.

☒ PRELIMINARY☐ FINAL

Lender (Creditor): H&R Block Mortgage Corporation  
10151 Deerwood Park Blvd.  
Jacksonville, FL 32256

Borrower(s) Name(s): CASSANDRA LANDRY  
IVY LANDRY

Loan Type: CONVENTIONAL

Loan Program: 501

Address: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272  
Property Address: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
8.500 %e	\$126,298.23 e	\$71,349.42 e	\$197,647.65

## YOUR PAYMENT SCHEDULE WILL BE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
359 payments of \$549.00 monthly, beginning Sep 01, 2005		
1 payment of \$556.65 on Aug 01, 2035		

## VARIABLE RATE:

☐ This transaction is subject to a Variable-Rate Feature. Disclosures about Variable-Rate Feature have been provided to you earlier.

## SECURITY:

You are giving a security interest in the Property located at: 1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

## LATE CHARGE:

If you are more than FIFTEEN days late in making any payment, you will pay a late charge of  
☐ the lesser of ☐ the greater of ☒ an amount equal to ☐ \$ 5.000 %  
of the overdue payment of principal and interest.

## INSURANCE:

You may obtain property insurance from anyone you want that is acceptable to Lender.

## FILING/RECORDING FEE:

☒ \$ 40.00 e

## PREPAYMENT:

If you pay off early, you  
☐ may ☒ will not have to pay a fee.  
☐ may ☒ will not be entitled to a refund of part of the finance charge.

## ASSUMPTION:

Someone buying your home,  
☐ cannot assume the remainder of the mortgage on the original terms.  
☒ may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and creditor's policy regarding assumption of the obligation.

"e" means estimate

☒ Please refer to the "Good Faith Estimate" for an Itemization of Amount Financed.

☐ Please refer to the Itemization of Amount Financed Statement.

I/We have received and read a copy of this disclosure and the documents referred to in this disclosure.

Borrower CASSANDRA LANDRY Date

Borrower Date

Borrower IVY LANDRY Date

Borrower Date

Borrower Date

Borrower Date



1440 HIGHLAND LAKE DR,  
PROPERTY ADDRESS LAWRENCEVILLE, GA 30045-8272

☐ FHA ☐ VA ☒ CONVENTIONAL

LOAN NUMBER	291001429	LOAN AMOUNT	\$71,400.00	INTEREST RATE	8.500%
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### ESTIMATED SETTLEMENT CHARGES

**ITEMIZATION OF PREPAID FINANCE CHARGE:**

Loan Origination Fee		
Loan Discount Fee		
Tax Service		
Processing		
Funding Fee		
Broker Fee		
Underwriting Fee		
Application Fee		
Prepaid Interest For 3 days @ \$16.86 per diem		\$50.58
Settlement/Closing/Attorney Fee To		
Courier/Messenger Fee		
Demand/Beneficiary Fee		
Miscellaneous Fee		
Miscellaneous Fee		

TOTAL PREPAID FINANCE CHARGE	\$50.58
AMOUNT FINANCED	\$71,349.42

**AMOUNTS PAID TO OTHERS ON YOUR BEHALF**

Appraisal Fee	
Credit Report Fee	
Hazard Insurance	
Flood Insurance	\$0.00
Hazard Insurance Reserves	

City Property Tax Reserves  
County Property Tax Reserves  
Flood Insurance Reserves

Aggregate Adjustment	
Document Preparation Fee To	
Notary Fees	
Title Insurance	
Recording Fees	\$40.00
Flood Certification	
Miscellaneous Fee	
Miscellaneous Fee	

<b>TOTAL AMOUNTS PAID TO OTHERS ON YOUR BEHALF</b>	<b>\$40.00</b>
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This disclosure does not cover all items you will be required to pay in cash at settlement. You may wish to inquire as to the nature of these items and their amounts.

I (We) hereby acknowledge receiving and reading a completed copy of this disclosure.

Applicant	CASSANDRA LANDRY	Date	Applicant	Date
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Applicant	IVY	LANDRY	Date	Applicant	Date
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Applicant	Date	Applicant	Date
Page 1 of 1			USMS0991 (05-09-00)



H&R Block Mortgage Corporation  
10151 Deerwood Park Blvd.  
Building 200, Suite 200  
Jacksonville, FL 32256

**Borrowers Copy**

CASSANDRA LANDRY  
1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

**TRUTH-IN-LENDING DISCLOSURE STATEMENT**  
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:

W&amp;R Block Mortgage Corporation

J151 Deerwood Park Blvd. Building 200, Suite 200  
Jacksonville, FL 32258

BORROWERS: CASSANDRA LANDRY, IVY LANDRY

☒ Preliminary ☐ Final

DATE: May 25, 2005

LOAN NO: 291001008

Type of Loan: Conventional  
CONFORMING 30YR

5.900%

ADDRESS: 1440 HIGHLAND LAKE DR

CITY/STATE/ZIP: LAWRENCEVILLE, GA 30045-8272

PROPERTY: 1440 HIGHLAND LAKE DR, LAWRENCEVILLE, GA 30045-8272

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
6.470 % <sup>e</sup>	\$427,099.82 <sup>e</sup>	\$348,518.10 <sup>e</sup>	\$775,617.92 <sup>e</sup>

**YOUR PAYMENT SCHEDULE, INCLUDING NUMBER OF PAYMENTS, AMOUNT OF PAYMENTS AND DUE DATES OF PAYMENTS WILL BE:**

120 payments of \$2,287.31 monthly, beginning Aug 01, 2005

1 payment of \$2,146.51 on Aug 01, 2015

238 payments of \$2,087.84 monthly, beginning Sep 01, 2015

1 payment of \$2,088.29 on Jul 01, 2035

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:VARIABLE RATE FEATURE: ☐ This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.SECURITY: You are giving a security interest in the property located at:  
1440 HIGHLAND LAKE DR, LAWRENCEVILLE, GA 30045-8272ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms  
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: \$ 55.00

PROPERTY INSURANCE: ☒ Property hazard insurance in the amount of \$352,000.00 with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.  
Hazard insurance ☐ is ☒ is not available through the lender at an estimated cost of \_\_\_\_\_ for a \_\_\_\_\_ year term.

LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 5.000% % of the overdue payment of the principal and interest.

PREPAYMENT: If you pay off your loan early, you ☐ may ☒ will not have to pay a penalty.  
☐ may ☒ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

<sup>e</sup> means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

CASSANDRA LANDRY \_\_\_\_\_ Date \_\_\_\_\_ Date \_\_\_\_\_

IVY LANDRY \_\_\_\_\_ Date \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Date \_\_\_\_\_ Date \_\_\_\_\_

# ITEMIZATION OF AMOUNT FINANCED

Loan Number: 291001008  
 Loan Amount: \$352,000.00  
 Name of Borrower: CASSANDRA LANDRY, IVY LANDRY

Date: May 25, 2005

Address of Borrower: 1440 HIGHLAND LAKE DR , LAWRENCEVILLE, GA 300458272

Name of Lender: H&R Block Mortgage Corporation  
 Address of Lender: 10151 Deerwood Park Blvd. Building 200, Suite 200, Jacksonville, FL 32256  
 Property Address: 1440 HIGHLAND LAKE DR, LAWRENCEVILLE, GA 30045-8272

## AMOUNT PAID TO OTHERS ON YOUR BEHALF:

	(POC)	
GA. RES. MORTGAGE LOAN FEE		\$6.50
INTANGIBLE TAX		\$105.60
APPRAISAL FEE		\$300.00
RECORDING FEE		\$55.00
SURVEY FEE/PLOT PLAN		\$200.00
Hazard insurance escrow		\$1,334.71
County tax escrow		\$1,703.00

TOTAL AMOUNT PAID TO OTHERS ON YOUR BEHALF: \$3,704.81

## ITEMIZATION OF PREPAID FINANCE CHARGES:

	(POC)	
CLOSING AGENT OTHER		\$1,393.60
LOAN DISCOUNT FEE		\$880.00
FLOOD CERTIFICATION FEE		\$25.00
TAX SERVICE FEE		\$65.00
UNDERWRITING FEE		\$695.00
FUNDING/WIRE FEE		\$25.00
PREPAID INTEREST FOR 7 DAYS @ \$56.90 PER DIEM		\$398.30

TOTAL PREPAID FINANCE CHARGES: \$3,481.90

AMOUNT FINANCED \$348,518.10

This disclosure does not cover all items you will be required to pay in cash at settlement. You may wish to inquire as to the nature of these items and their amounts.

I (We) hereby acknowledge receiving and reading a completed copy of this disclosure.

CASSANDRA LANDRY	Date	IVY LANDRY	Date
	Date		Date
	Date		Date

ITEMIZE2 (07/03)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF GEORGIA

ATLANTA DIVISION

IN RE: Cassidy Lench )  
 )  
 ) Case No: 18-55697-lrc  
 )  
 ) Chapter  
 )  
 )  
 Debtor(s)

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 year of age, and that on the 28 day of December, 2018 I served a copy of motion to reconsider + 92  
which was filed in this bankruptcy matter on the 3 day of April, 2019

Mode of service (check one):

☒ MAILED

☐ HAND DELIVERED

Name and Address of each party served (If necessary, you may attach a list.):

Braja Lench

Ally Pite  
1400 Peachtree Road NE Ste 300  
Atlanta, GA 30305

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 28 Dec 18

Signature: Cassidy Lench

Printed Name: Cassidy Lench

Address: 1400 Peachtree Valley Dr  
Atlanta GA  
30305

Phone: 678 8603421